Data Empowerment and Protection Architecture
Data Silos

- Employment Data
- Transaction Data
- Education Data
- Skills Data
- Financial Data
- Health Data
Information Collateral

1. Data required for the loan
2. Data Request from Data Provider
3. Data provided – digital or physical
4. Data submitted to the Lender
E2E encrypted flow based on consent

DATA PROVIDERS
- Bank
- Pension/Provident Fund
- TAX/GST Platform
- Mutual Fund

DATA CONSUMERS
- Flow Based Credit Lender
- Wealth Management
- Robo Advisors
- Personal Finance Management

USER
1. Data Access Request
2. Consent to share data
3. Consent to share data
4. Request for Data
5. E2E encrypted flow based on consent

Consent Manager
Electronic Consent

- Notice
- Purpose Specification
- Retention Restrictions
- Revocable
DATA PROVIDERS
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CONSENT MANAGER

USER
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CONSENT MANAGER

USER
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